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Lewman
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Resnick et al.

Atty. Dkt. No.: PRE556/4-002DIV
(formerly 29279/3:3)

Serial No.: 09/734,988

Examiner: Jeffrey Pwu

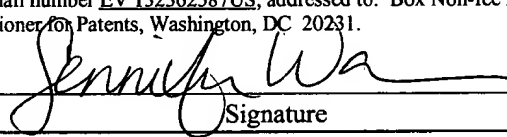
Filed: December 11, 2000

Group Art Unit: 2164

Title: ELECTRONIC PAYMENT SYSTEM
UTILIZING INTERMEDIARY ACCOUNT

CERTIFICATE OF MAILING

I hereby certify that this paper or fee is being deposited on January 23, 2003, with the United States Postal Service with sufficient postage as "EXPRESS MAIL", express mail number EV 132362587US, addressed to: Box Non-fee Amendment, Commissioner for Patents, Washington, DC 20231.


Signature

RESPONSE TO OFFICE ACTION MAILED OCTOBER 23, 2002

Box Non-fee Amendment
Commissioner for Patents
Washington, D.C. 20231

Sir:

This paper is submitted in response to the Office Action dated October 23, 2002 for which the three-month date for response is January 23, 2003.

Reconsideration of the application is respectfully requested.

I. AMENDMENT

Please make the following amendments:

In the claims:

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01-24-03

2164

Vinson & Elkins
ATTORNEYS AT LAW



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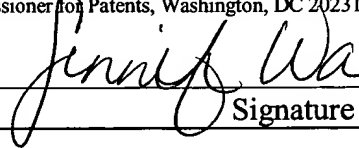
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January 23, 2003

Box Non-fee Amendment
Commissioner for Patents
Washington, D.C. 20231

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Signature

RE: U.S. Patent Application Entitled "Electronic Payment System Utilizing
Intermediary Account"
Serial Number: 09/734,988

Dear Sir:

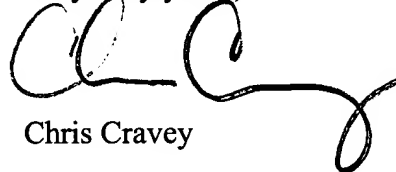
Please find enclosed the following documents for filing in the Patent and Trademark Office:

1. *Response to office action mailed October 23, 2002*

Please acknowledge receipt of the enclosed documents by date stamping the enclosed postcard and returning it to this office.

If additional fees are required, please charge Deposit Account No. 22-0365.

Very truly yours,


Chris Cravey

1096359_1.DOC
Enclosures

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